FUND-TRANSFER ENDPOINT IMPLEMENTATION

Endpoint

POST /php/transfer_internal.php

Transfers funds internally between two bank accounts within the system.

Request

Headers

```
Content-Type: application/json
```

Body Parameters (JSON)

Field	Type	Is required?	Description
account_holder_id	string	yes	Recipient's account holder ID
sender_id	string	yes	Sender's account holder ID
amount	float	yes	Amount to transfer

Example Request

```
{
  "account_holder_id": "9415871429",
  "sender_id": "9026371755",
  "amount": 1000.00
}
```

Backend Logic Flow

1. Validate required fields.
2. Validate that amount is greater than zero.
3. Ensure sender and recipient are not the same.
4. Check if both sender and recipient accounts exist.
5. Verify the sender has sufficient balance.
6. Begin a transaction.
7. Deduct amount from sender.
8. Add amount to recipient.
9. Log transactions in the `transactions` table.
10. Commit changes and return response.

Response

Success (200)

```json
{
  "success": true,
  "message": "Transfer successful",
  "account_name": "Jane Doe",
  "sender_new_balance": "899.00",
  "recipient_new_balance": "1101.00",
  "transaction_id": "456"
}
```

Error Responses

Missing Fields (400)

```json
{
  "success": false,
  "message": "Missing required fields"
}
```

Invalid Amount (400)

```json
{
  "success": false,
  "message": "Invalid amount"
}
```

Self-Transfer Attempt (400)

```json
{
  "success": false,
  "message": "Cannot transfer to yourself"
}
```

Sender Not Found (404)

```json
{
  "success": false,
  "message": "Sender account not found"
}
```

Recipient Not Found (404)

```json
{
  "success": false,
  "message": "Recipient account not found"
}
```

Insufficient Balance (400)

```json
{
  "success": false,
  "message": "Insufficient balance"
}
```

Server/Database Error (500)

```json
{
  "success": false,
  "message": "Database error: [error details]"
}
```

Database Tables Used

bank_account

account_id	account_holder_id	name	account_number	account_balance	is_active	created_at	updated_at

Used to fetch and update account balances.

transactions

transaction_id	account_holder_id	transaction_type	amount	balance_after	reference_number	description	status	created_at	updated_at	processed_by

Used to log *transfer_in* and *transfer_out* operations.